

FEINBERG

HOUSING ANALYSIS

(Rough Draft)

PREPARED FOR THE COMMUNITY RENEWAL PROGRAM FOR THE CITY OF JERSEY CITY, NEW JERSEY

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INTRODUCTION

This study was undertaken as part of the Jersey City Community Renewal Program for the purpose of designing and utilizing an analytical approach which would reflect the city's existing and future housing demand and need. Such housing requirements are specified not only in terms of the entire residential community, but with respect to particular segments of the population, such as the elderly, the white, and the non-white. This analysis is in a form which can be maintained and updated regularly.

The means for developing and projecting the city's housing demand and need are fully related in the methodology section of this report. Basically, it is necessary to estimate existing and future population and households size and the income distribution pattern of the households. From these estimates assumptions may be developed as to the required number and size of dwelling units and appropriate rental or sales level. These requirements are then examined against the existing housing stock of Jersey City, and in terms of observed deficiencies in the housing supply.

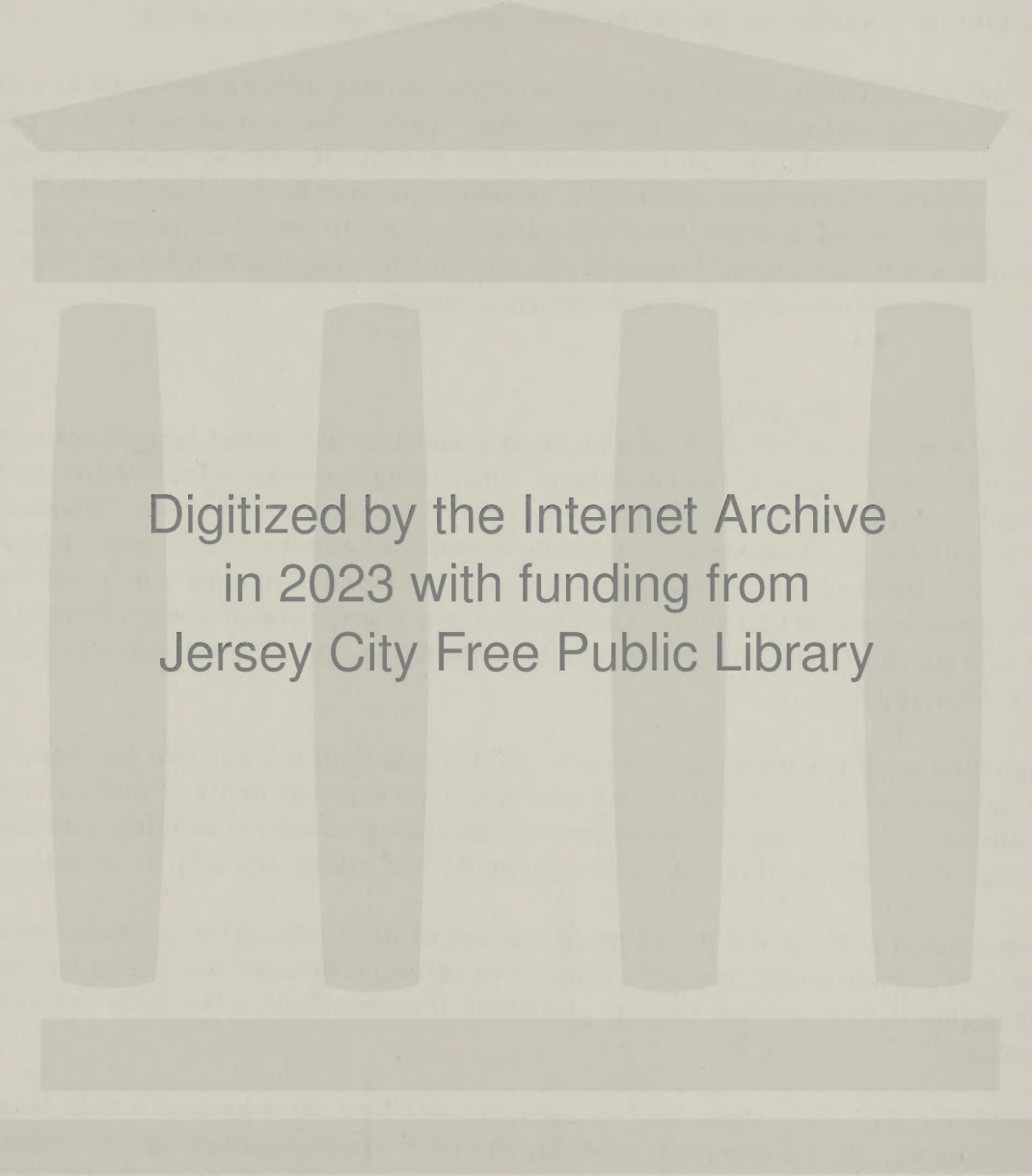
SUMMARY OF HOUSING ANALYSIS

The housing requirements of a given family or household are based largely upon income and the number of persons in the household. Such requirements exist whether or not a household is in the process of seeking other dwelling accommodations. These requirements are considered to constitute a housing demand when they can be met or have been met in the real estate market, when decent living quarters of adequate size can be or have been secured without financial assistance from a government agency beyond the insuring of a privately contracted mortgage. Otherwise, the requirements are considered a housing need.

The demand or need for housing in the case of any municipality has two aspects. First, there is the need or demand that exists among the current residents of that community. Second, there is the potential demand that exists among residents of other communities if their requirements could be more satisfactorily met within the city in question.

Plates 1-A through 1-E reflect the housing demand or need among the present residents of Jersey City. Plate 2-A contains estimates of potential demand for rental housing among households of moderate income and above located within a ten mile radius of Jersey City.

While there are currently about 94,790 separate dwelling units located within Jersey City and about 84,600 resident households, the city's housing stock can be characterized in terms of a deficit rather than a surplus. In many important respects the housing supply is greatly lacking when measured against the existing need of residents and existing and potential demand. The major observations which may be made at this time from the housing analysis are as follows:



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- (1) Of the approximately 84,600 households in Jersey City, nearly 9,000 are estimated to be residing in dwelling units which would be classified by the United States Census of Housing as either dilapidated, deteriorating, or lacking adequate plumbing facilities.
- (2) Of the approximately 75,900 dwellings which are estimated to fulfill a minimum standard with respect to building soundness or plumbing, almost two thirds are at least fifty years old. In terms of structural design, appearance, land use arrangement or parking provisions, such units may frequently be obsolescent to a point that significantly affects marketability. This factor is believed to be one of several reasons accounting for the continuous decline in the number of Jersey City residents since 1930.
- (3) Of some 15,000 Jersey City households with incomes of less than \$3,000 a year, about two thirds must pay what would generally be considered an excessive amount for housing.
- (4) There appears to exist a particularly large housing deficit within Jersey City with respect to units having monthly rentals or equivalent carrying charges in the range of \$160 to \$200. On the basis of assumptions made in this report about rent and ownership capability, this deficit would largely involve households with annual incomes of between \$8,000 and \$11,000. While many such households may currently prefer to reside in Jersey City and pay below their income capabilities, it would also appear from the continuous decrease of the city's population that many can afford and are obtaining newer housing in other communities.
- (5) It is estimated that well over half a million renter households with annual incomes in excess of \$10,000 and well over a quarter of a million with incomes between \$8,000 and \$10,000 reside within a ten mile radius immediately outside Jersey City. A certain portion of this number should be regarded as representing a potential demand for housing in the city. About two thirds of these households could be accommodated in dwelling units containing two bedrooms, normally four or five rooms in total.

A forecast of future housing need and demand in Jersey City again involves consideration of both an existing and a potential situation. As is the case with most municipalities whose vacant, developable land has been virtually exhausted, redevelopment represents the only means by which new housing can be constructed. Substantial redevelopment can reverse a declining population trend, as has occurred in New York City since 1960, where

the Port of New York Authority projects an increase of 67,000 households between 1970 and 1975*.

Plate 1-F contains an estimate of changing need and demand in Jersey City for the period covering 1969 to 1980, expressed in terms of size and cost of dwelling units. The monthly levels of rent or equivalent carrying charges for sales housing are related in 1969 dollars. This estimate is based upon population projections developed by the Jersey City Division of Planning. The projections were re-examined during the preparation of this report to determine if, as the result of subsequent occurrences, modifications were indicated. However, the available evidence suggested that any such modifications would be largely a matter of conjecture and too small to be of significance.

The estimate contained in Plate 1-F does not reflect a significant scale of redevelopment in new residential uses, but rather a continuation of 1950-1960 demographic patterns, although somewhat moderated. The major features of these patterns were an out-migration of white residents, particularly in the 30-54 age brackets, an in-migration of non-white residents, and an overall decline in total population, as shown by age groups in Plates 3-A through 3-D.

The factors of a decreasing total population, a growing non-white population, plus overall rises in household income as related to age increases; of family heads would reduce the total number of dwelling units required by 1980 as well as the number of units which currently rent for less than \$100 a month. At the same time, because of an estimated rise in the number of persons per household, the need and demand for dwellings with 6 or more rooms would increase, although by less than 200 units.

However, it is clear that the current and future housing need and demand estimates shown in Plates 1-A through 1-F represent merely the lower extremity within a wide range of possibilities, that will be largely determined by policies formulated by Jersey City. It is also clear that lack of vacant land, which has greatly influenced the physical, economic, and social development of Jersey City during most of the twentieth century, has within the past few years become the most influential factor in the development of northeastern New Jersey as a whole.

In Plate 2-B statistics are presented on residential units authorized for construction by permit for the years 1950 through 1969 in Hudson, Essex, Bergen, Union, Passaic, Middlesex, Monmouth, and Ocean Counties. Considering these data in terms of annual and five year median levels, one will note that Essex, Bergen, Union, and Passaic all reveal significant declines in housing output since 1950. While the influence of the Vietnam War and the tight money situation are to some degree responsible for decreases in construction since 1965, it can be seen on the other hand, that Monmouth and Ocean,

* A Forecast of Population and Jobs..... 1965 - 1985, The Port of New York Authority, 1966.

which are located outside the core and inner ring portion of the New York-Northeastern New Jersey Standard Consolidated Area, have shown in recent years a record which surpasses that of the early nineteen fifties. Middlesex, also an outlying county with respect to New York City, reflects a 1965-1969 pattern similar to the 1950-1954 period.

Further, while Essex and Bergen tended to lead all New Jersey counties in residential construction in the years following World War II, the greatest recent activity has been occurring in Middlesex and Ocean, with Monmouth being somewhat similar to Bergen in terms of total number of new dwelling units but ahead of Hudson, Essex, Union and Passaic.

These factors are felt to be indicative of the ever decreasing land supply in northeastern New Jersey and of the fact that a point of diminishing returns has definitely been reached with respect to the expansion trends of the nineteen fifties. This is illustrated not only by the decline in total new dwellings but by the growing ratio of multi-family to detached single family homes in Essex and Bergen. It can be seen in the latter case that permits issued for single family houses declined every year without exception during the nineteen sixties. Conversely, single family homes clearly predominate among new housing being built in Monmouth and Ocean Counties.

It should also be observed that Union and Passaic, which were clearly ahead of Hudson in housing output during the nineteen fifties and early nineteen sixties, have fallen behind in the past five years, while the rate in Hudson has been maintained at a fairly even level when considered in terms of five year segments.

It is of further relevance to review certain aspects of multi-family homebuilding throughout the state in the nineteen sixties. During that time Parsippany-Troy Hills Township, in Morris County, led all New Jersey municipalities in the number of multi-family residences approved for construction by permit, with more than 6,500 units. Next was Elizabeth, with over 5,000 units approved, followed by Newark, with about 4,900 units, Madison Township, Middlesex County, with about 4,700 units, and Fort Lee, with about 4,100 units.

Parsippany-Troy Hills and Madison are, of course, suburban communities which had a great deal of vacant land, and much of this multi-family development was in two-story garden type apartment buildings. However, Elizabeth, Newark, and Fort Lee primarily reflected high rise construction, a great deal of which was possible only through demolition of lower intensity uses. The point is that redevelopment in high rise apartment buildings within certain northeastern New Jersey municipalities is one of the most prominent homebuilding trends at this time. While Jersey City revealed more than 2,500 multi-family units approved for construction by permit during the nineteen sixties, there is evidence that potential housing demand, that is, of the type originating outside the community, will be greater during the nineteen seventies.

In Plate 2-C the increases in households which were experienced between 1950 and 1960 by Hudson and the seven other counties reported on in Plate 2-B are presented. Two factors should be particularly stressed in the examination of these statistics. First, potential increases in households during the decade of the seventies should be no less in northeastern New Jersey, and, in fact, could well run more than 20 percent above the overall record of the fifties, owing to significantly rising birth rates following World War II. Second, because of the greatly diminished possibilities for construction of single family homes in this portion of the state, the acceptance of and demand for multi-family units might reasonably be expected to increase.

To conclude this summary, there are three major observations which might be made about the housing situation in Jersey City. First, among current residents of the city the largest area of unfulfilled demand exists with respect to units renting for or having the equivalent carrying costs of between \$160 and \$199 per month, where the gap appears to be more than 10,000 units. Second, among current residents the largest area of need exists in the case of units renting for less than \$50 a month, where the gap is about 13,000 units. Third, in the light of income distribution within New York City and New Jersey's northeastern counties, plus the ever decreasing supply of vacant land, the potential demand for housing renting for or having monthly equivalent carrying charges in excess of \$200 could be considered at a magnitude at least comparable to the two preceding estimates.

METHODOLOGY

The determination of housing demand and need within the Jersey City population is divided into two main phases. In the first instance the number of resident households must be estimated in terms of the number of persons per household, income bracket, and the age and color of the household head. In the second phase these findings are applied according to what each household requires in the way of number of rooms per dwelling unit and what it can afford in rent or carrying charges. These requirements are then matched against the characteristics of the existing housing stock, and it can thus readily be seen where gaps exist between the demand or need and what is actually available.

Steps to Estimate the Number, Size and the Age, Race, and Income Characteristics of Jersey City Households

The estimates of household characteristics are based initially upon projections of the city's white and non-white population segments as developed by the Jersey City Division of Planning. These projections cover five year intervals from the years 1965 through 1985, and were made for each of the city's seven major communities, namely, Hudson, Downtown, Journal Square, Lafayette, Marion, Bergen, and Greenville.



HOUSING

URBAN RENEWAL PROJECTS, JERSEY CITY, 1971

PROJECT TIME PERIOD	HOUSING UNITS COMPLETED		HOUSING STARTS (est.)				
	1949 THROUGH 1969	1970	1971	1972	1973	1974	1975
MARION	1000						
ST JOHN	830		500	→			
ALBANY			308	→			
WINDSOR				500	→		
WINDSOR				400	300	→	
TRINITY				200	400	→	
WINDSOR			800	1100	1700	→	

HOUSING

URBAN REHEVAL PROJECTS, JERSEY CITY, 1971

PROJECT TIME PERIOD	HOUSING UNITS COMPLETED		HOUSING STATUS				
	1947 THROUGH 1969	1970	1971	1972	1973	1974	1975
AREDAVY	1000						
ST JOHN	530		300	→			
GRAND COURT			308	→			
RENDERICK ST.				500	→		
MURRAY ST.				400	1300	→	
BLAIRMAR				200	400		
TOTAL			208	1100	1700		

HOUSING ANALYSIS

JERSEY CITY

94,750 DUs

84,600 HOUSEHOLD UNITS

OF 84,600 HOUSEHOLD UNITS

50,000 50+ YEARS OLD
25,000+ CHILDREN

DEMAND

10,000 UNITS

FAMILIES IN
\$8000-11000 INCOME
BRACKET WHO CAN
AFFORD \$160-260/MONTH

NEED

13,000 UNITS

FAMILIES IN
\$3000 INCOME
BRACKET WHO
CAN AFFORD \$90/MONTH

Next, it was necessary to divide these population estimates on the basis of five year age groups. This was done on a modified cohort survival basis as depicted in Plate 3-A. Data from the 1950 and 1960 U.S. Censuses of Population were studied in order to determine the effects of migration within particular age brackets.

Numerical factors of in-migration and out-migration were then compiled for each group. As can be seen in Plate 3-A, the white segment of the Jersey City population reflected a pronounced tendency of out-migration from the city between 1950 and 1960, which produced an overall decline in the total number of city residents. Conversely, there was a pronounced in-migration of non-white residents.

The above mentioned migration factors were then applied in combination with an age cohort survival manipulation of the city's 1960 population. The results were then brought into line with the forecasts of total city population developed by the Jersey City Division of Planning. Thus, as shown in Plates 3-B through 3-D, it was possible to develop estimates of specific segments of the city's population according to age and color. In order to estimate the number of children below the age of 10, existing fertility rates were applied to the estimated number of females between the ages of 15 and 49.

Once this age data had been obtained, it became possible to measure headship levels for current and future Jersey City households. Further, the number of persons per household could also be computed, as indicated in Plate 4. Here one sees, so-called "conversion factors" which may be applied to the number of persons within each age bracket in order to estimate the number and size of households.

These conversion factors were derived from Tables 106 and 110 of the New Jersey edition of the 1960 U.S. Census of Population. Those tables reflected the number of primary and secondary individuals, the number of families, and the number of persons per family according to the age and color of the family or the household head for the Jersey City Standard Metropolitan Statistical Area.

This information, which reflects the entire Hudson County area, was not available on an individual city basis. However, both the Jersey City and Hudson County white populations reflect identical median ages. Further, in 1960, the non-white residents of Jersey City represented 87.7 percent of the total non-white population of Hudson County. Therefore, the conversion factors contained in Plate 4 are felt to be reasonably representative of the Jersey City population.

In Plates 5 through 7 respective tables are shown of conversion factors utilized to allocate income for families and one person households. These factors were developed from Table 139 of the New Jersey edition of the 1960 U.S. Census of Population. The data in that table were again shown for the entire Jersey City Standard Metropolitan Statistical Area and reported on the basis of the age of family heads and individuals.

As the 1960 U. S. Census of Population indicated incomes for the year 1959, it was necessary to convert the estimates of Jersey City household income to current levels. The procedure for making these conversions is detailed in Plate 8. The U.S. Department of Housing and Urban Development has suggested that income revision estimates for the population of a particular area may be developed on the basis of the rate of growth of hourly manufacturing wages in the area for the particular period in question.

As shown in part I of Plate 8, it was estimated that between 1959 and 1968 the average hourly manufacturing wage paid by industries located within the Jersey City labor market, that is Hudson County, rose by 28.7 percent. However, as shown in part II of Plate 8, between 1949 and 1959 median income of New Jersey families actually increased at a rate estimated to be 42.3 percent above the comparable state rise in the hourly manufacturing wage. Therefore, as indicated in part III of Plate 8, a figure of 40.8 percent was calculated to serve as the income revision factor.

In Plate 9, the results of the population and income revisions are presented. Jersey City households are shown according to income, color of household head, and number of persons per household. The income estimates are reflective of the calendar year of 1968, while other statistics are applicable to 1969. As can be seen these figures indicate a total of 69,232 white households and 15,373 non-white households or a total of 84,605. A comparison of 1960 and 1969 household characteristics is given in Plate 10.

Steps to Estimate the Characteristics of the Jersey City Housing Supply

With the determination of the size and income distribution of Jersey City households, the analysis then focuses on the characteristics of the Jersey City housing supply. Before the needs of the existing population can be measured against the existing housing supply a number of points must be resolved. First, the 1960 dollar level of rental and sales housing in Jersey City, as reported in the 1960 U.S. Census of Housing, must be brought into line with the current situation. Second, housing requirements must be specified on the basis of household size and income. Next, the number of substandard units in Jersey City must be identified as to tenure, number of rooms, and rental or value level. Finally, residential construction and demolition which has occurred in Jersey City since the preparation of the 1960 U.S. Census of Housing must be reflected within the estimate of the existing housing stock.

In Plate 11, the steps are shown by which a rent revision factor was developed to bring 1960 levels into line with those of 1969. In essence, the procedure was to determine the relationship between the rate of rent increase occurring in Jersey City between 1950 and 1960 and the rate of income increase for the same time interval. It is indicated that during this period the rise in median gross rent for all occupied rental dwelling units in Jersey City was equal to about two-thirds the rate of increase in income. Thus, a factor of 27.7 percent, representing about two-thirds the estimated rise in income of the Jersey City population from 1959 to 1968, was utilized as the rent revision factor. This factor was also applied to sales housing values as reported in the 1969 U.S. Census of Housing for Jersey City.

In Plate 12 dwelling unit size, that is, the number of rooms per unit, is matched with household size, or number of persons per household. A living room, bedrooms and kitchen comprise the typical room count in U.S. Census Bureau terminology. Two and three room dwelling units normally would contain one bedroom, as indicated by the Census Bureau data contained in Plate 13, although in a minority of instances, less than 15 percent in Jersey City, two and three room units have two bedrooms.

Apart from a kitchen, the question of whether a particular room is or is not a bedroom will often depend upon the way it is used by the current occupants. It can be seen, for example, in Plate 13 that more than three fourths the time in the cases of both Jersey City and the U.S. metropolitan areas as a whole four room renter units contain two bedrooms, while five room units are about equally divided between two bedroom and three (or more) bedroom dwellings.

As indicated in Plate 14, a strict one to one relationship does not exist with respect to number of persons per household and number of rooms per residence as one examines behavior patterns reported by the 1960 U.S. Census of Housing. Among various households of a particular size a range in need and demand will be reflected as concerns the number of rooms per dwelling.

Similarly, as suggested in Plates 15 and 16, within a particular income bracket different tendencies will be revealed in the matter of money paid for shelter. The exception to this would exist in the case of the lowest income bracket, households having an annual income of less than \$3,000. To plan for the needs of such households a rent of less than \$50.00 per month was allocated in all instances. Also contained in Plate 15 is a matching of sales dwelling values with estimated equivalent rent levels. These estimates reflect current local tax and mortgage rates.

In Plate 17, 18, and 19 the matters of a vacancy rate, building soundness, and adequacy of plumbing fixtures are addressed. While the "vacant available" level for the entire Jersey City housing supply measured 2.5 percent in 1960, there were significant differences according to the number of rooms per unit.

The 1960 percentages of units recorded a "vacant available" and as "sound, water, all plumbing facilities," as expressed on the basis of rooms per unit and rent range, provide the rationale for reasonable subjective determinations when assigning these factors to the current housing supply. As shown in Plate 19, the incidence of inadequate plumbing is more than twice as great in the case of vacant units, while dilapidation is more than four times as prevalent among vacant units. In the estimation of building conditions for the current housing supply, deductions were made for units that have been demolished since March of 1960, which were all assumed to be substandard, while subsequent residential construction has been classified in this analysis as sound.

MINORITY GROUP HOUSING DEMAND/NEED

As can be seen in Plate 20, within the Jersey City Standard Metropolitan Statistical Area, which consists entirely of Hudson County, the distribution of households with non-white heads is not random. More than 88 percent of Hudson County non-white households were located in Jersey City in 1960. While the number of such households more than doubled within the county between 1950 and 1960, more than 90 percent of this gain took place inside Jersey City. It is also apparent from a glance at Plates 21-A through 21-G that within the city itself the increases of non-white households tended to be clustered within particular localities, such as Downtown and Lafayette, that portion of Bergen east of Bergen Avenue, and that portion of Greenville east of Bergen and north of Wade Avenues.

Estimated population changes by age and color are shown for each of the seven Jersey City neighborhoods in Plates 22-A through 22-G. The total figures for white and non-white residents are estimates of the Jersey City Division of Planning, while the statistics for each age group are based upon 1960 U.S. Census data reported by tract and upon cohort survival patterns reflected by the total population between 1950 and 1960. Hudson City, Journal Square, Lafayette, Marion, and Greenville may all be expected to experience increases of the white population in older age brackets simply because of a natural aging over a ten year time span, but all are likely to register declines in the total number of white residents. All neighborhoods are anticipated to experience increases in total non-white residents, with the gains tending to be most prominent in the 5-14 age segment.

A glance at Plate 23 reveals that the rent ranges among the city's neighborhoods are fairly similar. With the exception of Downtown, which reflected a 1960 gross rent median of \$58 a month, the medians for the other six neighborhoods were between \$70 and \$77, with the average and median of all seven being \$71 and \$74 respectively. As is also indicated, more than two thirds of the non-white and Puerto Rican renter households paid gross monthly rents of between \$40 and \$79 in 1960. With the exception of the Journal Square area more than half of the renter occupied units in each neighborhood showed gross rents within the \$40 to \$79 range.

Thus, the lack of randomness in the distribution of minority group residents within Jersey City is not primarily a matter of financial capability. Further, while the coincidence of non-white and Puerto Rican residents is significantly greater than what would occur by chance, as borne out by the U.S. Census tract map contained in Plate 24, the number of Puerto Rican residents is occasionally higher, particularly where the incidence of non-white persons is quite low, such as less than fifty, for example. For Jersey City as a whole the entire number of residents of Puerto Rican birth or parentage was equivalent to about 20 percent of the total non-white population in 1960.

In terms of cost the housing requirements of minority group households are greatest for dwellings renting at less than \$50 per month, as was indicated in Plate 1-A. It has been stated that according to the income distribution pattern of Jersey City households there is a deficit of about 13,000 dwelling units in this lowest rent category. As a result of this deficit it is estimated that approximately 3,500 households with non-white heads and 650 to 700 households with heads of Puerto Rican birth or parentage currently have annual incomes of less than \$3,000 and are paying beyond their means for housing which in 25 to 30 percent of the cases is structurally substandard or lacking complete plumbing facilities.

While the overall income levels of the Jersey City population would indicate a surplus of residences renting from between \$50 to \$119 a month, that is, if one includes units built fifty or more years ago, the unmet need of households which can only afford but are required to pay more than \$50 a month tend to offset this surplus. This would be especially true in the case of minority group households, whose residences are not evenly distributed throughout the city but contained in particular areas.

Similarly, while there are estimated to be some 3,500 households with non-white heads and some 350 households with heads of Puerto Rican birth or parentage capable of affording residences renting for or having carrying charges of between \$120 and \$199 per month, the lack of such housing indicated by the deficits shown in Plate 1-A may have particular significance for these minority group residents. Households which could pay for residential accommodations in this cost range might ordinarily be considered to constitute a demand in the private real estate market. However, in view of the racial distribution patterns of the county and city it may be inferred that minority groups households of moderate income may sometimes be obliged to compete with families of lesser means for lower cost housing.

Thus, for Jersey City's minority group residents as well as for the remainder of the present population, the provision of several thousand dwellings in the "under \$50" and \$160-\$199 monthly rent ranges appears to represent the greatest existing need and demand.

HOUSING DEMAND/NEED IN THE DOWNTOWN NEIGHBORHOOD

As in the case with Jersey City as a whole, the demand and need among Downtown households is numerically greatest with respect to housing renting for under \$50 a month and housing with monthly rents or equivalent carrying charges of \$160 to \$199. However, the Downtown neighborhood is characterized by a greater deficit situation than is true for the entire city, which, in addition to the two rent brackets mentioned above, is exhibited in the complete range of units having a monthly rental or cost of between \$80 and \$159.

A major reason for this proportionally greater deficit condition is the relatively greater array of substandard housing in this neighborhood. Even with the demolition of all dilapidated structures within the Henderson Street project area the number of dilapidated units remaining would still comprise about 40 percent of all dilapidated residential units throughout Jersey City, while the entire Downtown housing supply makes up less than 15 percent of the city total. Further, about a third of the Downtown dwellings are estimated to be in a deteriorating condition, apart from those in the Henderson Street project area, as against a deterioration level of about 12 percent for all homes in the city. A particularly striking feature with respect to the Downtown housing supply is that there appear to be more than 2,000 households capable of affording dwellings renting for or costing between \$120 and \$199 a month who are actually paying less than \$100 for accommodations that are frequently substandard. Further details are related in Plates 26-A through 26-D.

HOUSING DEMAND/NEED IN THE JOURNAL SQUARE NEIGHBORHOOD

There are a number of factors which serve to distinguish the Journal Square neighborhood from the remainder of the city. There is a greater proportion of one-person households, more than 34 percent in 1960 as contrasted with a level of 17.5 percent for all of Jersey City. Renter households comprise about 84 percent of the neighborhood total at this time, against a figure of 73 percent for the city. About half the dwelling units in Journal Square are within structures containing ten or more units, while the corresponding figure for the city is less than 25 percent. More than 16 percent of the Journal Square housing supply consists of one-room dwellings and more than 37 percent are two or three room dwellings, while the respective city wide averages are approximately 3 percent and 20 percent.

The median age of the Journal Square population is estimated currently at between 40 and 44, at least ten years above that of the total Jersey City population, while about 25 percent of the neighborhood residents are aged 60 or above. This age segment is estimated to represent about 16 percent of the Jersey City population. In 1960 53.4 percent of the Journal Square households were without automobiles, with the city average being 43.9 percent. The "vacant available" level for residences in this neighborhood was 4.4 percent in 1960 as contrasted with the city level of 2.5 percent, but, as has already been indicated, there tends to be a higher incidence of vacancy among one and two room units than among larger dwellings.

These different items considered as a whole indicate a pattern whereby older households, which typically have about one less person than the average sized family, utilize the Journal Square location because of the proximity to public transportation and commercial facilities. The gross rent per room in Journal Square is estimated to have averaged about \$27 in 1960, and between \$35 and \$40 at present. The definition of a room in this instance is in keeping with that of the U.S. Census Bureau. For all of Jersey City the average gross rent per room in 1960 was estimated at about \$18, or about \$25 currently. It has been stated in a previous technical report prepared for the Jersey City Division of

Planning that the Journal Square neighborhood reflects the highest overall property values in the city, and the advantages afforded by its location appear to permit somewhat above average rent levels.

In terms of the current housing need of Journal Square it is estimated that at present the neighborhood contains about 5,800 households, of which about 1,000 have annual incomes of less than \$3,000. Approximately 600 of these households are suited for two and three room residences. However, it is further estimated that only about 400 dwellings in Journal Square have gross monthly rents of less than \$50, and the majority of these are deficient in plumbing or substandard as to building condition. For example, only about 30 of the two or three room units in the under \$50 rental bracket appear to have sufficient plumbing and to be in sound structural condition.

In terms of housing demand, Journal Square, like the city as a whole, reflects a deficit in new dwelling units having monthly rentals of between \$160 and \$199. Even with the recent construction of the St. John's apartments, this analysis suggests that the neighborhood could support several hundred more renter units in this cost range. The complete statistics on housing demand and need for the Journal Square neighborhood are contained in Plates 27-A through 27-D.

HOUSING DEMAND/NEED AMONG ELDERLY HOUSEHOLDS

In Plate 25 estimates are presented on the number of one and two person households in Jersey City with heads aged 62 and above. This information is related by income bracket and by the color of the household head. As can be seen, there are about 16,000 of such households in Jersey City.

More than 7,500 of these households have annual incomes of less than \$3,000, and thus could be thought of as comprising a housing need for rental units costing less than \$50 per month. However, about a third of these households are estimated to own the dwellings which they occupy, and, in view of the age of the household heads, the mortgages may either have been retired or require significantly lower interest and principal payments than current real estate market conditions would allow.

Nevertheless, with the prevailing city wide deficit in units renting for less than \$50 a month, it can be assumed that at least 3,000 elderly one and two person households are either living in substandard quarters, such as would be classified as dilapidated, deteriorating, or lacking sufficient plumbing, or else paying beyond their means for housing. The latter of the two situations would appear to be more common, although as already indicated, the situations are not mutually exclusive.

Because of the deficit in units renting for less than \$50 a month the demand and need for elderly housing in all monthly cost ranges up to \$200 appear to be indicated by the data. While about a third of all household heads of age 62 and above may own their homes, many might sell them if modern apartments which they could afford were available. And apart from this owner segment of the elderly population there appears to be a demand for several hundred new units at all rent levels up to \$200 per month.

MORTGAGE FINANCING IN JERSEY CITY

During the summer of 1968 representatives of several banks, savings and loan associations, and real estate firms located in Jersey City and other Hudson County communities were individually interviewed so that some general determinations could be made about the local situation with respect to housing financing, particularly as related to programs sponsored or aided by the state or federal governments.

One banker described Jersey City as a "distressed mortgage area", and none of the respondents reported any significant residential construction activity in which their offices were involved. F.H.A. home improvement loans comprised most of the transaction concerning housing real estate. High interest rates and the tight money supply were cited as major reasons for the lack of new home building in Jersey City.

Lack of familiarity with government housing programs and ample opportunities promising more favorable investment returns were offered as reasons for the general indifference that exists on the part of local lending institutions towards such programs. One source suggested that "an educating job" was necessary and that there was little incentive for banks or mortgage firms to take the initiative of informing themselves about the purposes, procedures, and possibilities of existing government housing legislation.

KEEPING DEMAND/NEED ANALYTICAL DATA CURRENT

The method for analyzing housing demand and need, as described in this report, has been intended to allow for a certain degree of flexibility. It is known, for example, that certain households, despite similarities as to income and number of persons, will reflect different behavior with respect to size of residence, tenure, and the proportion of earnings spent on upon housing. Nevertheless, it is felt that the factors developed for allocating housing cost capability and dwelling units size provide sufficiently definitive guide lines to make realistic, substantive determinations about existing and future housing requirements.

With the publication of 1970 U.S. Census data the factors will undoubtedly be revised for determining income and size of household on the basis of the age and color of the household head. As such factors are of necessity, derived from county patterns, there is the occasional possibility that certain striking features of individual neighborhoods will not be entirely reflected.

For example, even when the above average age of the Journal Square population is taken into account, the number of one and two-person households residing in that portion of the city is larger than what would be anticipated on the basis of age alone. There is little doubt that, among other things, the greater relative number of one, two, and three room dwelling units, which in itself may be indicative of demand behavior, has attracted a greater proportion of small size households to that locality. Therefore, all household characteristics developed from county data should be examined with reference to the little information that is presented by U.S. Census tract in order that suitable modifications can be made when necessary.

It is also advisable that as detailed statistics as possible be kept on number of rooms, rent or property value, building condition, and block location for all dwelling units as they are newly constructed, expanded, improved, or demolished. It is also desirable that where building and floor layouts are recorded they be made part of an overall housing inventory data collection, kept current by the Jersey City Division of Planning or some other designated municipal agency. Such floor plans would frequently indicate the likelihood of structurally sound but obsolescent dwelling units, such as the "railroad car flats," which are often found in buildings of three or more floors that have no elevators.

Because of the fact that the large majority of residences in Jersey City were constructed more than fifty years ago, it is of fundamental importance to be able to make determinations as to which of such units have retained favorable market value, which have feasible rehabilitation possibilities, and which are more suited for demolition although structurally sound.

PLATE 1-A
HOUSING DEMAND/NEED VS. HOUSING SUPPLY
JERSEY CITY
1969

Housing Demand/Need		Housing Supply										Balance	Housing Surplus/Deficit Standard 50+ Year Old Units:	
Monthly Levels of Rent or Equivalent Carrying Charges For Sales Housing	Number of Households	Rental Units					Sales Units						Excluded	Included
		Total	Sound Without All Plumbing	Deteriorating	Dilapidated	Standard - 50+ Year Old	Total	Sound Without All Plumbing	Deteriorating	Dilapidated	Standard - 50+ Year Old			
Under \$50	15,128 (3,995)* (809)**	4,681	1,317	968	280	1,207	-	-	-	-	-	909	-14,219	-13,012
50-79	5,903 (2,216)* (451)**	19,158	2,036	4,383	1,000	8,280	-	-	-	-	-	3,459	- 2,444	+ 5,836
80-99	11,676 (3,128)* (628)**	20,651	887	2,535	575	11,928	-	-	-	-	-	4,726	- 6,950	+ 4,978
100-119	12,917 (2,283)* 459)**	12,457	380	1,209	271	7,122	4,943	140	653	78	2,625	4,922	- 7,995	+ 1,752
120-159	16,614 (1,894)* (379)**	7,923	107	374	86	5,142	9,006	213	731	89	5,588	4,599	-12,015	- 1,285
160-199	19,725 (1,633)* (319)**	2,733	11	30	5	1,256	5,581	58	327	42	3,571	3,014	-16,711	-11,884
200+	2,642 (234)* (41)**	1,435	1	1	-	613	6,223	13	78	12	2,855	4,085	+ 1,443	+ 4,911
TOTAL	84,605 15,383)* (3,086)**	69,038	4,739	9,500	2,217	35,548	25,753	424	1,789	221	14,639	25,714	-58,891	- 8,704
* Non-White heads														
** Puerto Rican heads														

* Non-White heads
** Puerto Rican heads

PLATE 1-B
HOUSING DEMAND/NEED VS. HOUSING SUPPLY
JERSEY CITY
1969
ONE ROOM DWELLING UNITS

[illegible]

TWO AND THREE ROOM DWELLING UNITS

[illegible]

FOUR AND FIVE ROOM DWELLING UNITS

5,124
1,030

PLATE 1-E
HOUSING DEMAND/NEED VS. HOUSING SUPPLY
JERSEY CITY
1969
DWELLING UNITS WITH SIX OR MORE ROOMS

[illegible]

PLATE 1-F
CHANGES IN HOUSING DEMAND/NEED
JERSEY CITY---1969-1980

Monthly Levels of Rent or Equivalent Carrying Charges for Sales Housing	<u>Number of Rooms Per Dwelling Unit</u>				<u>Total</u>
	<u>1</u>	<u>2&3</u>	<u>4&5</u>	<u>6+</u>	
\$ Under 50	-5	-131	-195	+15	-316
50-79	+3	-34	-118	+12	-137
80-99	-2	-161	-260	+23	-400
100-119	-9	+357	+247	+36	+631
120-159	-10	-864	-1,018	-19	-1,911
160-199	-14	-336	-568	+81	-837
200+		-46	-80	+ 4	-122
TOTAL	-37	-1,265	-1,992	+152	-3,092

PLATE 2-A

ESTIMATED RENTER HOUSEHOLDS

WITHIN SPECIFIC INCOME GROUPS

NEW YORK AND NORTHEASTERN NEW JERSEY MARKET AREAS*

New York City Market Area		Northeastern New Jersey Market Area	
Annual Income=\$8,000-\$9,999		Annual Income=\$8,000-\$9,999	
Annual Income=\$10,000+		Annual Income=\$10,000+	
Estimated Households	Estimated Households	Estimated Households	Estimated Households
<u>Persons Per Household</u>			
1	19,000	4,300	3,200
2	89,000	20,200	33,200
3&4	98,000	22,000	36,400
5+	36,000	8,200	13,500
Total Households	242,000	54,700	86,300

* Communities or portions of communities within a ten mile radius outside Jersey City.

RESIDENTIAL UNITS AUTHORIZED FOR CONSTRUCTION BY PERMIT
HUDSON AND SELECTED NEW JERSEY COUNTIES
1950 - 1969

	Hudson	Essex	Bergen	Union	Passaic	Middlesex	Monmouth	Ocean
<u>Total Units</u>								
1969*	4,880	1,480	3,270	800	1,000	3,200	4,100	5,500
1968	1,277	2,471	4,362	1,293	1,044	4,579	3,905	5,432
1967	1,194	3,128	3,887	1,392	1,603	5,488	3,560	4,678
1966	2,870	4,300	5,603	1,988	1,675	6,075	4,107	4,296
1965	3,742	4,172	5,145	3,270	3,124	7,880	5,001	5,094
5-Year Median	1,880	3,128	4,362	1,392	1,603	5,488	4,107	5,094
1964	2,708	4,620	6,004	3,789	3,238	9,049	5,997	4,147
1963	2,201	3,233	6,404	2,908	2,838	4,088	6,472	4,227
1962	1,545	3,984	5,215	2,991	3,755	4,100	4,114	3,455
1961	1,874	5,627	5,529	3,694	2,432	4,087	4,007	2,992
1960	1,291	3,800	5,148	3,628	2,231	4,333	2,690	2,880
5-Year Median	1,874	3,948	5,529	3,628	2,838	4,100	4,114	3,455
1959	1,022	3,667	6,145	4,005	2,327	5,531	2,939	4,308
1958	885	3,545	4,926	3,203	2,420	4,692	2,423	3,315
1957	1,231	1,682	4,404	3,234	1,758	3,810	3,263	3,160
1956	1,312	2,651	5,291	3,403	2,505	4,036	3,629	3,512
1955	840	2,692	7,480	3,874	2,287	6,165	4,599	4,083
5-Year Median	1,022	3,545	5,291	3,403	2,327	4,692	3,263	3,512
1954	690	4,043	7,227	4,295	2,699	5,432	4,159	3,835
1953	1,908	2,540	6,957	4,270	2,531	5,078	2,511	3,177
1952	1,189	5,897	5,451	3,821	3,536	4,800	2,611	3,059
1951	1,824	6,015	6,173	4,580	2,822	3,658	3,198	2,722
1950	2,524	5,613	14,604	7,221	4,092	7,317	3,868	3,509
5-Year Median	1,824	5,613	6,957	4,295	2,822	5,078	3,198	3,177
<u>One Family Units</u>								
1969*	55	570	1,120	500	800	1,620	2,200	3,300
1968	89	616	1,559	555	828	1,863	2,643	3,416
1967	82	773	1,755	716	846	2,293	2,437	3,176
1966	73	827	1,822	649	952	2,370	2,482	2,578
1965	124	1,008	2,313	919	1,179	2,985	2,867	3,470
5-Year Median	82	773	1,755	649	828	2,293	2,482	3,300
1964	186	702	2,511	1,276	1,128	2,916	2,443	2,396
1963	218	811	2,676	1,148	1,310	2,444	3,305	3,193
1962	299	833	3,128	1,465	1,331	2,499	2,636	3,243
1961	243	934	3,242	1,698	1,253	2,849	2,926	2,857
1960	343	1,426	3,490	1,948	1,335	3,309	2,106	2,722
5-Year Median	243	833	3,128	1,465	1,310	2,849	2,636	2,867
<u>Multi-Family Units**</u>								
1969*	900	860	1,740	200	150	1,210	1,700	1,100
1968	742	1,093	2,375	370	42	1,830	1,034	625
1967	450	1,200	1,555	464	607	3,095	1,004	449
1966	1,318	2,067	3,207	961	522	2,552	1,357	1,021
1965	1,656	2,673	2,165	1,850	1,472	4,720	1,877	874
5-Year Median	900	1,200	2,165	464	522	2,552	1,357	874
1964	1,694	3,665	2,815	2,046	1,576	5,737	3,364	1,139
1963	1,108	1,837	2,939	1,338	993	1,411	2,978	782
1962	569	2,643	1,400	1,033	2,097	1,213	1,371	162
1961	907	1,958	1,570	1,081	864	794	929	15
1960	423	2,029	949	956	378	454	513	51
5-Year Median	907	1,958	1,570	1,081	993	1,213	1,371	162

* - Estimated from 11 month totals.

** - Five or more families, but does not include public housing

SOURCE: New Jersey Department of Labor and Industry and Department of Conservation and Economic Development.

PLATE 2-C

INCREASE IN HOUSEHOLDS

HUDSON AND SELECTED NEW JERSEY COUNTIES

1950-1960

	Number of Households		
	<u>1950</u>	<u>1960</u>	<u>Increase</u>
Hudson	187,273	198,029	10,756
Essex	256,736	289,008	32,272
Bergen	157,413	230,578	73,165
Union	112,340	150,179	37,839
Passaic	100,762	125,926	25,164
Middlesex	73,132	120,404	47,272
Monmouth	63,898	96,168	32,270
Ocean	17,680	33,207	15,527

SOURCE: U. S. Census of Housing, 1950 and 1960.

PLATE 3-A

EXAMPLE OF JERSEY CITY MIGRATION PATTERNS BY AGE BRACKET

1950-1960

<u>White Residents</u>				
	(a) 1950 (<u>actual</u>)	(b) 1960 (<u>anticipated</u>)	(c) 1960 (<u>actual</u>)	(d) Difference <u>Columns b and c</u>
20-24	21,119			
25-29	24,237			
30-34	23,860	21,119	15,388	-5,731
35-39	22,608	24,237	16,740	-7,497
40-44		23,860	17,294	-6,566
45-49		22,608	17,414	-5,194

<u>Non-White Residents</u>				
20-24	1,981			
25-29	2,169			
30-34	1,860	1,981	2,953	+972
35-39	1,569	2,169	2,707	+538
40-45		1,860	2,074	+214
45-49		1,569	1,835	+266

PLATE 3-B

JERSEY CITY POPULATION BY AGE BRACKET 1960, 1970, and 1980

	<u>1960</u>	<u>1970</u>	<u>1980</u>
Under 5	27,717	22,940	24,001
5-9	23,364	25,434	22,408
10-14	22,152	23,190	22,166
15-19	18,422	20,705	23,836
20-24	16,692	21,865	21,474
25-29	17,193	18,658	19,251
30-34	18,341	14,831	20,295
35-39	19,447	13,895	17,375
40-44	19,368	14,603	13,882
45-49	19,249	16,377	12,822
50-54	16,863	15,423	13,116
55-59	15,771	16,005	14,601
60-64	14,048	12,868	13,375
65 and Over	<u>26,845</u>	<u>30,811</u>	<u>27,808</u>
TOTAL	276,101	267,605	266,410

PLATE 3-C

JERSEY CITY WHITE POPULATION BY AGE BRACKET
1960, 1970, and 1980

	<u>1960</u>	<u>1970</u>	<u>1980</u>
Under 5	21,733	14,160	12,744
5-9	18,833	17,784	12,270
10-14	18,733	16,690	11,740
15-19	15,796	14,947	14,734
20-24	13,619	15,874	13,738
25-29	14,149	13,411	12,391
30-34	15,388	10,497	13,160
35-39	16,740	10,346	11,118
40-44	17,294	11,725	8,702
45-49	17,414	13,459	8,577
50-54	15,486	13,743	9,720
55-59	14,425	14,299	11,158
60-64	13,168	11,708	11,393
65 and Over	<u>26,049</u>	<u>28,016</u>	<u>22,800</u>
TOTAL	238,827	206,659	174,254

PLATE 3-D

JERSEY CITY NON-WHITE POPULATION BY AGE BRACKET
1960, 1970, and 1980

	<u>1960</u>	<u>1970</u>	<u>1980</u>
Under 5	5,984	8,780	11,257
5-9	4,531	7,650	10,138
10-14	3,419	6,500	10,426
15-19	2,626	5,758	9,093
20-24	3,073	5,991	7,736
25-29	3,044	5,247	6,860
30-34	2,953	4,334	7,135
35-39	2,707	3,549	6,257
40-44	2,074	2,878	5,180
45-49	1,835	2,918	4,245
50-54	1,377	1,680	3,396
55-59	1,346	1,706	3,443
60-64	890	1,160	1,982
65 and Over	<u>1,415</u>	<u>2,795</u>	<u>5,008</u>
TOTAL	37,274	60,946	92,156

PLATE 4

CONVERSION FACTORS TO ESTIMATE TOTAL HOUSEHOLDS AND HOUSEHOLD SIZE ON THE BASIS OF ESTIMATED TOTAL RESIDENTS PER AGE BRACKET

PERSONS PER HOUSEHOLD CONVERSION FACTOR

AGE BRACKET	WHITE RESIDENTS				NON-WHITE RESIDENTS			
	1	2	3&4	5+	1	2	3&4	5
15-24	.32	4.06	3.91	.52	.09	5.44	7.21	2.97
25-34	2.09	7.48	20.13	9.72	4.00	7.55	16.01	17.89
35-44	3.63	7.44	21.17	13.16	5.70	9.99	16.37	19.21
45-54	7.03	13.16	23.33	9.61	13.97	14.70	18.14	14.89
55-64	13.67	23.38	16.92	3.71	10.88	17.16	11.57	7.93
65+	19.22	24.34	11.28	2.06	21.97	20.06	10.71	5.48

SOURCE: U.S. Census of Population, 1960

PLATE 5

CONVERSION FACTORS TO ESTIMATE INCOME*FOR FAMILY HOUSEHOLDS ON THE BASIS OF AGE OF FAMILY HEADS

	under \$2,000	\$2,000- 2,999	\$3,000- 3,999	\$4,000- 4,999	\$5,000- 5,999	\$6,000- 6,999	\$7,000- 9,999	\$10,000 14,999	\$15,000
White:									
Under 34	1.27	1.97	2.03	3.50	4.62	3.60	5.23	1.48	.21
35-44	1.62	1.55	3.05	4.95	7.77	6.52	11.76	4.31	1.02
45-64	1.81	1.72	2.95	4.49	6.18	5.36	12.28	7.89	2.53
65+	7.25	4.96	4.16	3.81	3.61	2.79	5.42	3.80	1.67
Non-White:									
Under 35	5.04	4.39	5.20	4.40	4.19	2.15	2.73	--	.01
35-44	4.64	5.44	6.13	8.09	6.66	6.16	5.46	--	--
45-64	3.93	4.76	6.44	7.23	6.04	3.47	7.12	--	--
65+	15.94	7.82	3.39	5.97	2.40	1.60	3.14	3.02	.49

*Reflects 1959 income levels as reported in 1960 U. S. Census of Population

PLATE 6

ESTIMATED SEX DISTRIBUTION IN ONE-PERSON HOUSEHOLDS

BY AGE AND COLOR

JERSEY CITY STANDARD METROPOLITAN STATISTICAL AREA

	<u>White</u>				<u>Non-White</u>			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>	
	<u>Number</u>	<u>Percent Of Total</u>	<u>Number</u>	<u>Percent Of Total</u>	<u>Number</u>	<u>Percent Of Total</u>	<u>Number</u>	<u>Percent Of Total</u>
Under 35	1,743	64.1%	978	35.9%	267	57.1%	201	42.9%
35-44	1,711	54.1	1,450	45.9	178	56.5	137	43.5
45-64	5,060	35.5	9,190	64.5	266	36.0	473	64.0
65 +	3,688	32.2	7,759	67.8	125	34.5	237	65.5

PLATE 7

CONVERSION FACTORS TO ESTIMATE INCOME* FOR ONE-PERSON HOUSEHOLDS

	Under \$2,000	2,000- 2,999	3,000- 3,999	4,000- 4,999	5,000- 5,999	6,000- 6,999	7,000- 9,999	10,000- 14,999	15,000+
White:									
Under 35, Male	40.2	12.6	12.9	11.3	9.3	5.1	6.4	1.6	.6
Female	52.1	9.4	19.7	11.7	4.8	.4	1.8	.1	
35-44 Male	16.0	8.4	15.5	17.5	17.0	12.2	9.9	2.5	1.0
Female	30.7	12.9	22.5	16.5	8.9	3.8	4.3	.4	
45-64 Male	23.9	10.9	13.9	14.7	15.1	8.0	9.7	2.8	1.0
Female	41.3	15.5	16.4	12.6	7.7	2.8	3.2	.4	.1
65+ Male	58.7	14.4	7.4	7.2	6.3	2.1	1.8	1.3	.8
Female	78.8	10.6	5.4	2.4	1.0	.7	.7	.3	.1
Non-White:									
Under 35, Male	31.4	25.1	11.7	18.4	7.8	1.8	3.2		.6
Female	45.2	21.6	25.6	4.8	.8		2.0		
35-44 Male	16.8	24.2	20.9	21.7	12.2	3.4	.8		
Female	33.7	21.9	28.8	7.8	5.9	1.9			
45-64 Male	23.5	17.0	19.2	20.9	12.3	2.6	4.5		
Female	57.7	22.2	16.3	1.9	1.9				
65+ Male	69.3	11.9	8.4	8.4	2.0				
Female	83.2	12.7	4.1						

* Reflects 1959 income levels as reported in 1960 U. S. Census of Population.

PLATE 8

DEVELOPMENT OF INCOME REVISION FACTOR

1959 - 1968

Average Hourly Mfg. Wage for Month of January <u>Jersey City Labor Market</u>		<u>Percent of Annual Increase</u>	<u>Projected Annual Increase of 2.7%</u>	<u>Percent of Increase 1959 - 1968</u>
I. 1959	\$2.30			
1960	2.35			
1961	2.41			
1962	2.49			
1963	2.59			
1964	2.62			
1965	2.69	2.7%		
1966	2.79	3.7%		
1967	2.88	3.2%		
1968			\$2.96	28.7%
- 0 -				

	<u>1949</u>	<u>1959</u>	<u>Percent of Increase</u>
II. New Jersey hourly mfg. wage	\$ 1.45	\$ 2.29	57.9%
New Jersey median family income	3,720.00	6,786.00	82.4%
$82.4 - 57.9 = 24.5; \frac{24.5}{57.9} = 42.3\%$			

- 0 -

III. $(28.7\%) (142.3\%) = \underline{\underline{40.8\%}}$ * Income revision factor

* Estimated comparable U. S. increase = 48.8%

SOURCE: New Jersey Department of Labor and Industry;
also, U. S. Census of Population, 1960

PLATE 9

ESTIMATED 1968 HOUSEHOLD INCOME DISTRIBUTION
BY SIZE OF HOUSEHOLD AND COLOR OF HEAD

Persons Per Household

	1		2		3 & 4		5+		Total	
	<u>White</u>	<u>Non- white</u>	<u>White</u>	<u>Non- white</u>	<u>White</u>	<u>Non- white</u>	<u>White</u>	<u>Non- white</u>	<u>White</u>	<u>Non-white</u>
Under \$3,000	6,781	1,438	2,196	608	1,883	914	711	624	11,544	3,584
3,000 - 4,999	2,310	594	3,136	692	2,313	935	984	938	8,643	3,159
5,000 - 6,999	1,553	272	4,276	1,003	4,943	1,223	2,204	1,025	12,976	3,523
7,000 - 9,999	1,287	167	6,028	802	8,691	1,415	3,930	1,162	19,936	3,546
10,000+	500	34	5,763	540	7,277	483	2,593	504	16,133	1,561
Total	12,331	2,505	21,372	3,645	25,107	4,970	10,422	4,253	69,232	15,373

PLATE 10

NUMBER OF HOUSEHOLDS BY COLOR OF HEAD AND SIZE

JERSEY CITY

1960 and 1969

Number of Persons in Household	White	<u>1960</u>	Total	White	<u>1969</u>	Total
		Non- white			Non- white	
1	13,818	1,639	51,457	12,331	2,505	14,836
2	22,592	2,412	25,004	21,372	3,645	25,017
3 & 4	28,759	3,272	32,031	25,107	4,970	30,077
5+	13,170	2,890	16,060	10,442	4,253	14,675
Total households (Occupied housing units)	78,339	10,213	88,552	69,232	15,373	84,605
Total population	238,827	37,274	276,101	209,876	58,079	267,955
Population in group quarters	3,819	723	4,542	3,800	1,130	4,930
Population in households	235,008	36,551	271,559	206,076	56,949	263,025
Persons per household	3.00	3.58	3.07	2.98	3.70	3.11

PLATE 11

DEVELOPMENT OF RENT REVISION FACTOR
1960-1969

	<u>1950</u>	<u>1960</u>	<u>Percent of Increase</u>
I Median gross rent, all occupied rental units, Jersey City	\$44,74	\$71.00	58.6%
-0-			
	<u>1949</u>	<u>1959</u>	
II Income of Jersey City white males	\$2,519	\$4,696	86.4%
Income of Jersey City non-white males	1,838	3,486	89.7
-0-			
III $\frac{58.6}{86.4} = 67.8\%$; $(67.8\%) (40.8\%) = \underline{27.7\%}$	Rent revision factor		

SOURCE: U.S. Censuses of Population and Housing, 1950 and 1960.

PLATE 12

ALLOCATION OF DWELLING UNIT SIZE ACCORDING
TO NUMBER OF PERSONS PER HOUSEHOLD

	<u>Dwelling Unit Size (Number of Rooms)</u>				
	1	2& 3	4& 5	6+	
1-person households	10%	80%	10%	-	100%
2-person households	-	50%	50%	-	100%
3&4-person households	-	-	90%	10%	100%
5+person households	-	-	60%	40%	100%

PLATE 13

NUMBER OF BEDROOMS PER RENTER OCCUPIED UNIT

BY NUMBER OF ROOMS

JERSEY CITY AND U. S. METROPOLITAN AREAS

1960

Bedrooms	1 Room U. S. J. C.		2 Rooms U. S. J. C.		3 Rooms U. S. J. C.		4 Rooms U. S. J. C.		5 Rooms U. S. J. C.		6+ Rooms U. S. J. C.	
0	100.0%	100.0%	26.9%	13.0%	2.3%	1.0%	-	-	-	-	-	-
1	-	-	69.2	82.3	83.6	90.0%	19.2%	13.2%	4.5%	3.5%	1.7%	3.1%
2	-	-	3.9	4.7	14.1	9.0	76.7	81.2	56.1	45.3	15.8	18.8
3+	-	-	-	-	-	-	4.1	5.6	39.4	51.2	82.5	78.1
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: U. S. Census of Housing, 1960

PLATE 14

NUMBER OF PERSONS PER RENTER OCCUPIED UNIT

BY NUMBER OF ROOMS

JERSEY CITY AND U. S. METROPOLITAN AREAS

1960

	1 Room		2 Rooms		3 Rooms		4 Rooms		5 Rooms		6+ Rooms		Total		All Renter- Occupied Units	
	U. S.	J. C.	U. S.	J. C.	U. S.	J. C.	U. S.	J. C.	U. S.	J. C.	U. S.	J. C.	U. S.	J. C.	U. S.	J. C.
1 Person	22.4	18.0	23.0	17.1	30.4	31.7	14.7	23.0	5.9	8.1	3.6	2.1	100.0%	100.0%	20.7%	18.8%
2 Persons	2.4	1.0	9.2	5.1	33.6	33.6	29.6	37.7	15.5	17.4	9.7	5.2	100.0	100.0%	26.8	28.3
3 Persons	.8	.3	4.3	1.2	22.0	16.6	36.1	44.9	21.5	27.5	15.3	9.5	100.0%	100.0%	18.1	19.7
4 Persons	.4	.1	2.4	.2	12.7	8.0	35.9	45.8	26.2	33.3	22.4	12.6	100.0	100.0%	14.7	16.0
5+ Persons	.4	.1	2.1	.5	9.8	4.0	27.3	38.5	28.0	40.6	32.4	16.3	100.0%	100.0%	19.7	17.2
All Renter Occupied Units	5.5	3.7	8.8	5.1	23.1		28.2	37.8	18.6	24.2	15.8	8.5	100.0%	100.0%	100.0%	100.0%

SOURCE: U. S. Census Of Housing, 1960

PLATE 15

ALLOCATION OF RENTAL AND HOME BUYING CAPABILITY
ACCORDING TO HOUSEHOLD INCOME

	Gross Monthly Rental							
	Under \$50	\$50- 79	\$80- 99	\$100- 119	\$120- 159	\$160- 199	\$200+	
Under \$3, 000	100%	-	-	-	-	-	-	100%
3, 000 - 4, 999	-	50%	50%	-	-	-	-	100%
5, 000 - 6, 999	-	-	35%	50%	15%	-	-	100%
7, 000 - 9, 999	-	-	-	25%	40%	35%	-	100%
10, 000 +	-	-	-	-	20%	65%	15%	100%

-0-

<u>Value of Dwellings</u>	<u>Estimated Equivalent Rent Level</u>
\$10,000 - 12,400	\$125 - 135
12,500 - 14,900	140 - 150
15,000 - 19,900	155 - 199
20,000+	200+

PLATE 16

RENT AS PERCENTAGE OF ANNUAL HOUSEHOLD INCOME

U. S. METROPOLITAN HOUSING

1960

1959 Household Income	Total	Less Than \$2,000	\$2,000 To \$2,999	\$3,000 To \$4,999	\$5,000 To \$5,999	\$6,000 To \$6,999	\$7,000 To \$7,999	\$8,000 To \$9,999	\$10,000 To \$14,999	\$15,000 Or More
Gross Rent as Percentage Of Income:										
Less Than 10%	11.1%	.7%	2.6%	4.8%	8.4%	12.8%	18.4%	28.6%	47.8%	74.4%
10% To 14%	20.3	1.6	6.7	15.0%	27.8	37.2%	43.8%	46.1	37.7	18.9
15% To 19%	19.8	3.2	11.9	26.3%	35.0	32.8	26.7	18.6	10.8	4.5
20% To 24%	13.5	4.7	16.1	24.2	18.9	11.9	8.0	5.0	2.4	1.4
25% To 34%	13.9	12.8	31.1	22.6	8.5	4.7	2.7	1.4	.9	.6
35% Or More	<u>21.4</u>	<u>77.0</u>	<u>31.6</u>	<u>7.2</u>	<u>1.4</u>	<u>.6</u>	<u>.4</u>	<u>.3</u>	<u>.5</u>	<u>.2</u>
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Estimated Median -o-	18.8% -o-	35+% -o-	26.6% -o-	20.6% -o-	16.6% -o-	14.0% -o-	12.9% -o-	11.9% -o-	10.2% -o-	6.1% -o-
Estimated Median On Net Income (\div 85%)	22.1%	35+%	31.3%	24.2%	19.5%	16.5%	15.2%	14.0%	12.0%	7.2%

Source: U. S. Census of Housing, 1960

PLATE 17

CONDITION OF RENTER-OCCUPIED HOUSING UNITS
JERSEY CITY
1960

I.	A 1960 Rent Range	B Renter Occupied Units	C Sound, Water, All Plumbing Facilities	D Column (as Percent of Column B
	Under \$50	9,482	4,258	44.9%
	50-69	21,106	12,983	61.5
	70-79	12,825	10,133	79.0
	80-99	14,201	12,288	86.5
	100-119	3,756	3,462	92.2
	120 +	2,167	2,102	97.0
II.	Number of Rooms			
	1	2,416	322	13.3%
	2 & 3	16,705	13,140	78.7
	4 & 5	40,119	28,000	69.8
	6 +	5,515	4,658	84.5

SOURCE: U.S. Census of Housing, 1960.

PLATE 18

VACANCY LEVELS BY NUMBER OF ROOMS PER UNIT

JERSEY CITY

1960

<u>Number of Rooms</u>	<u>All Units</u>	<u>Renter Occupied</u>	<u>Owner Occupied</u>	<u>Total Occupied</u>	<u>Total No.</u>	<u>Vacant %</u>	<u>Vacant No.</u>	<u>Available %</u>
1	3,013	2,414	28	2,422	591	19.6%	249	8.3%
2	3,739	3,279	132	3,411	328	8.8	117	3.1
3	15,580	13,426	984	14,410	1,170	7.5	455	2.9
4	29,587	24,461	4,269	28,730	857*	2.9	865*	2.9
5	22,644	15,658	6,966	22,624	20	.1	633*	1.6
6	11,474	4,555	6,548	11,103	371	3.2		
7+	<u>5,878</u>	<u>960</u>	<u>4,870</u>	<u>5,830</u>	<u>48</u>	<u>.8</u>		
Total	91,195	64,755	23,797	88,552	3,363	3.7%	2,319	2.5%

* Reflects discrepancy in published data

SOURCE: U. S. Census of Housing 1960.

PLATE 19

CONDITION AND PLUMBING
VACANT UNITS, ALL UNITS
JERSEY CITY
1960

		<u>Vacant Units</u> Percent of Total	<u>All Units</u>
Sound, lacking some or all plumbing facilities	552*	16.4%	7.0%
Deteriorating	383*	11.4	14.7
Dilapidated	467	13.9	3.5
Other sound	1,961*	58.3	74.8
	<u>3,363</u>	<u>100.0%</u>	<u>100.0%</u>

*Estimated from other data

Source: U. S. Census of Housing, 1960.

PLATE 20

NUMBER OF HOUSEHOLDS BY COLOR OF HEAD

JERSEY CITY AND OTHER HUDSON COUNTY MUNICIPALITIES

1950 - 1960

	White Households			Non-White Households		
	<u>1950</u>	<u>1960</u>	<u>Change</u>	<u>1950</u>	<u>1960</u>	<u>Change</u>
Jersey City	80,080	78,339	-1,741	4,876	10,213	+5,337
Bayonne	20,606	22,095	+1,489	435	666	+ 231
Union City	17,838	18,502	+ 664	21	43	+ 22
Hoboken	14,813	15,107	+ 294	113	421	+ 308
West New York	12,025	12,544	+ 519	65	77	+ 12
Kearny	11,256	11,651	+ 395	58	69	+ 11
Harrison	3,629	3,631	+ 2	45	9	- 36
Guttenburg	1,777	1,795	+ 18	14	6	- 8
East Newark	579	556	- 23	1	0	- 1
North Bergen	{ 19,018	14,506	{ +3,251	{ 24	36	{ + 12
Weehawken		4,912			0	
Secaucus		2,851			0	
Total	181,621	186,489	+4,868	5,652	11,540	+5,888

SOURCE: U. S. Census of Housing, 1950 and 1960.

Hudson City

CHANGE IN NUMBER OF
HOUSEHOLDS BY COLOR
OF HEAD 1950-1960

LEGEND

- INFORMATION FOR 1950 ONLY
- INFORMATION FOR 1960 ONLY
- NON-RESIDENTIAL BLOCKS
- 11 DECREASE IN WHITE HOUSEHOLDS
- 11 INCREASE IN NON-WHITE HOUSEHOLDS



Downtown

CHANGE IN NUMBER OF HOUSEHOLDS BY COLOR OF HEAD 1950-1960

LEGEND

- INFORMATION FOR 1950 ONLY
- INFORMATION FOR 1960 ONLY
- NON-RESIDENTIAL BLOCKS
- 11 DECREASE IN WHITE HOUSEHOLDS
- 11 INCREASE IN NON-WHITE HOUSEHOLDS



Journal Square

CHANGE IN NUMBER OF
HOUSEHOLDS BY COLOR
OF HEAD 1950-1960

LEGEND

- INFORMATION FOR 1950 ONLY
- INFORMATION FOR 1960 ONLY
- NON-RESIDENTIAL BLOCKS
- || DECREASE IN WHITE HOUSEHOLDS
- || INCREASE IN NON-WHITE HOUSEHOLDS



Lafayette

CHANGE IN NUMBER OF
HOUSEHOLDS BY COLOR
OF HEAD 1950-1960

LEGEND

- INFORMATION FOR 1950 ONLY
- INFORMATION FOR 1960 ONLY
- NON-RESIDENTIAL BLOCKS
- 11 DECREASE IN WHITE HOUSEHOLDS
- 11 INCREASE IN NON-WHITE HOUSEHOLDS



Marion

CHANGE IN NUMBER OF HOUSEHOLDS BY COLOR OF HEAD 1950-1960

LEGEND

- INFORMATION FOR 1950 ONLY
- INFORMATION FOR 1960 ONLY
- NON-RESIDENTIAL BLOCKS
- 11 DECREASE IN WHITE HOUSEHOLDS
- 11 INCREASE IN NON-WHITE HOUSEHOLDS

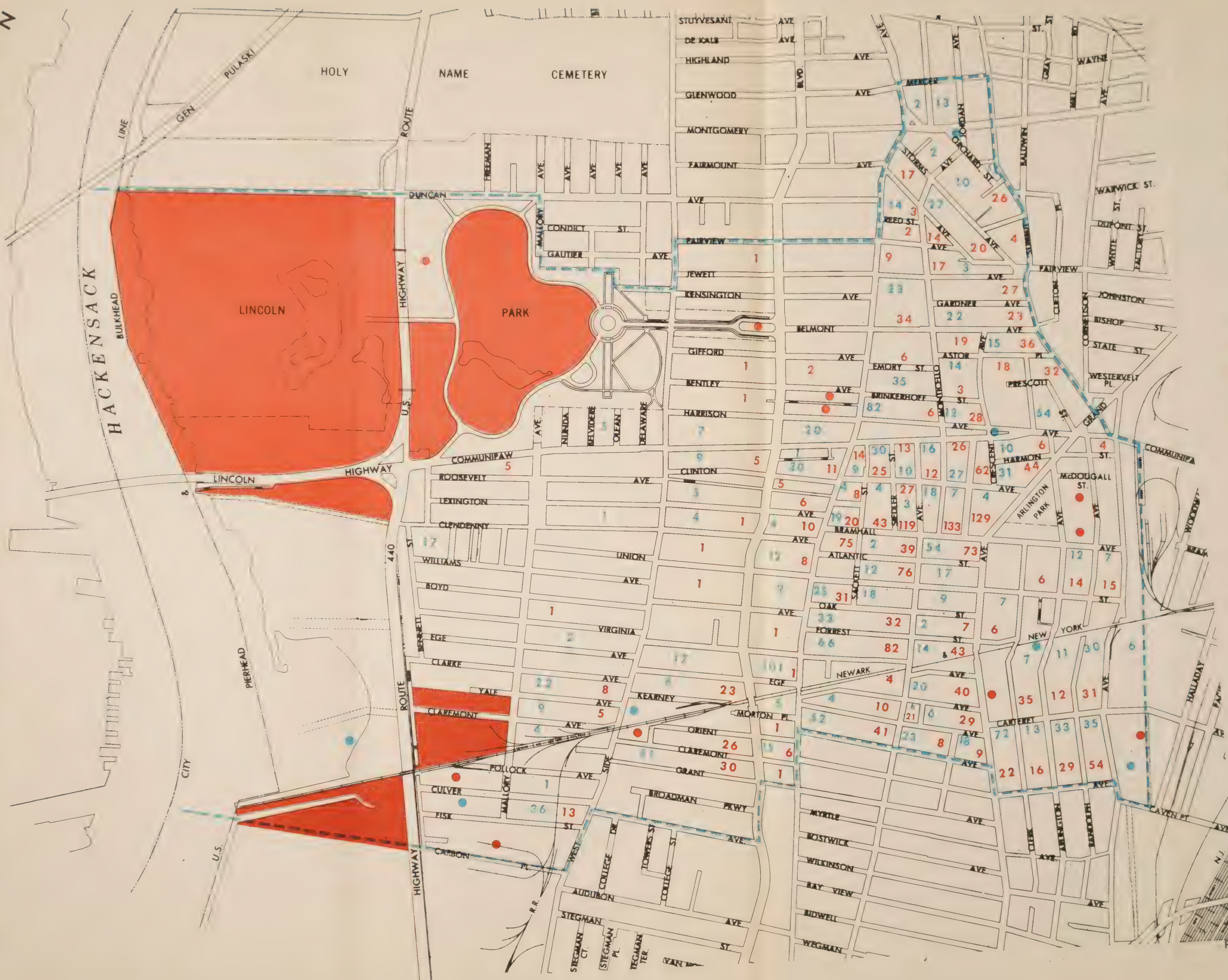


Bergen

CHANGE IN NUMBER OF
HOUSEHOLDS BY COLOR
OF HEAD 1950-1960

LEGEND

- INFORMATION FOR 1950 ONLY
- INFORMATION FOR 1960 ONLY
- NON-RESIDENTIAL BLOCKS
- 11 DECREASE IN WHITE HOUSEHOLDS
- 1) INCREASE IN NON-WHITE HOUSEHOLDS



Greenville

CHANGE IN NUMBER OF
HOUSEHOLDS BY COLOR
OF HEAD 1950-1960

LEGEND

- INFORMATION FOR 1950 ONLY
- INFORMATION FOR 1960 ONLY
- NON-RESIDENTIAL BLOCKS
- 11 DECREASE IN WHITE HOUSEHOLDS
- 11 INCREASE IN NON-WHITE HOUSEHOLDS



PLATE 22-A

ESTIMATED POPULATION CHANGE BY AGE AND COLOR 1960-1970 HUDSON CITY

	White		Non-White		Total	
	1960	1970	Change	1960	1970	Change
Under 5	5,242	3,430	- 1,812	19	20	+ 1
5-9	4,430	4,190	- 240	14	25	+ 11
10-14	4,284	4,240	- 44	12	25	+ 13
15-19	3,769	3,670	- 99	11	20	+ 9
20-24	3,209	3,810	+ 601	7	20	+ 13
25-29	3,503	3,360	- 143	25	20	- 5
30-34	3,671	2,660	- 1,011	12	15	+ 3
35-39	3,954	2,780	- 1,174	16	30	+ 14
40-44	4,082	3,010	- 1,072	7	15	+ 8
45-49	3,971	3,360	- 611	4	15	+ 11
50-54	3,701	3,420	- 281	4	5	+ 1
55-59	3,640	3,390	- 250	7	5	- 2
60-64	3,377	2,900	- 477	6	5	- 1
65+	6,777	7,580	+ 803	6	15	+ 11
Total	57,610	51,700	- 5,910	150	235	+ 85
Fertility Rate	400			322		
					51,935	- 5,825

PLATE 22-B

ESTIMATED POPULATION CHANGE BY AGE AND COLOR 1960-1970 DOWNTOWN

	1960	White 1970	Change	1960	Non-White 1970	Change	1960	Total 1970	Change
Under 5									
5-9	3,944	2,200	- 1,744	1,451	1,900	+ 449	5,395	4,100	-1,295
10-14	3,339	2,620	- 719	1,059	1,940	+ 881	4,398	4,560	+ 162
15-19	3,684	2,400	- 1,284	721	1,880	+1,159	4,405	4,280	- 125
20-24	2,805	2,170	- 635	577	1,210	+ 663	3,382	3,380	- 2
25-29	2,447	2,640	+ 193	664	910	+ 246	3,111	3,550	+ 439
30-34	2,237	2,000	- 237	629	890	+ 261	2,866	2,890	+ 24
35-39	2,652	1,420	- 1,232	564	850	+ 286	3,216	2,270	- 946
40-44	2,867	1,180	- 1,687	476	705	+ 229	3,343	1,885	-1,458
45-49	2,875	1,500	- 1,375	367	575	+ 208	3,242	2,075	-1,167
50-54	2,773	1,815	- 958	290	490	+ 200	3,063	2,305	- 758
55-59	2,016	1,785	- 231	196	320	+ 124	2,212	2,105	- 107
60-64	1,641	1,840	+ 199	165	230	+ 65	1,806	2,070	+ 264
65+	1,619	1,140	- 479	108	200	+ 92	1,727	1,340	- 387
	3,749	2,540	- 1,209	152	300	+ 148	3,901	2,840	-1,061
Total	38,648	27,250	-11,398	7,419	12,400	+4,981	46,067	39,650	-6,417

Fertility Rate 419

764

PLATE 22-C

ESTIMATED POPULATION CHANGE BY AGE AND COLOR 1960-1970 JOURNAL SQUARE

	White		Non-White		Total	
	1960	1970	Change	1960	1970	Change
Under 5	972	870	- 102	20	992	- 62
5-9	894	730	- 164	14	908	- 138
10-14	928	810	- 118	13	941	- 96
15-19	841	760	- 131	33	924	- 124
20-24	883	830	- 53	53	936	- 61
25-29	854	790	- 64	43	897	- 37
30-34	998	740	- 258	36	1,034	- 194
35-39	1,158	700	- 458	35	1,193	- 408
40-44	1,235	840	- 395	28	1,263	- 368
44-49	1,369	1,020	- 349	25	1,394	- 329
50-54	1,373	1,070	- 303	12	1,385	- 285
55-59	1,380	1,180	- 200	8	1,388	- 183
60-64	1,257	1,100	+ 157	7	1,264	- 154
65+	2,247	2,860	+ 613	10	2,257	+ 623
Total	16,439	14,300	-2,139	337	16,776	-1,816

Fertility Rate 276

313

PLATE 22-D

ESTIMATED POPULATION CHANGE BY AGE AND COLOR
1960-1970
LAFAYETTE

	White		Non-White		Total	Change
	1960	1970	Change	1960	1970	Change
Under 5						
5-9	966	530	- 436	1,407	2,000	+ 593
10-14	934	700	- 234	1,217	1,730	+ 513
15-19	911	620	- 291	926	1,750	+ 824
20-24	870	550	- 320	570	1,460	+ 890
25-29	708	450	- 258	612	1,515	+ 903
30-34	697	440	- 257	634	1,020	+ 386
35-39	682	510	- 172	588	810	+ 222
40-44	849	530	- 319	552	710	+ 158
45-49	854	500	- 354	385	580	+ 195
50-54	805	510	- 295	358	570	+ 212
55-59	678	540	- 138	221	320	+ 99
60-64	661	400	- 261	227	310	+ 83
65+	628	490	- 138	165	210	+ 45
	1,330	1,430	+ 100	256	390	+ 134
Total	11,573	8,200	-3,373	8,118	13,375	+5,257
					21,575	+1,884

Fertility Rate 354 656

PLATE 22-E

ESTIMATED POPULATION CHANGE BY AGE AND COLOR

1960-1970

MARION

	White		Non-White		Total	
	1960	Change	1960	Change	1960	Change
Under 5	1,987	- 587	531	+ 379	2,518	- 208
5-9	1,752	- 212	388	+ 372	2,140	+ 160
10-14	1,802	- 92	244	+ 336	2,046	+ 244
15-19	1,433	- 33	132	+ 298	1,565	+ 265
20-24	1,211	- 11	125	+ 155	1,336	+ 144
25-29	1,310	- 330	167	- 17	1,477	- 347
30-34	1,349	- 349	120	+ 20	1,469	- 329
35-39	1,384	- 304	81	+ 109	1,465	- 195
40-44	1,522	- 402	57	+ 73	1,579	- 329
45-49	1,643	- 463	22	+ 68	1,665	- 395
50-54	1,408	+ 92	21	+ 39	1,429	+ 131
55-59	1,308	+ 72	23	- 3	1,331	+ 69
60-64	1,107	+ 63	10	+ 50	1,117	+ 113
65+	2,178	+ 512	38	+ 12	2,216	+ 524
Total	21,394	-2,044	1,959	+1,891	23,353	- 153

Fertility Rate 376

1,191

PLATE 22-F

ESTIMATED POPULATION CHANGE BY AGE AND COLOR

1960-1970

BERGEN

	White		Non-White		Change	1960	1970	Total 1970	Change	1960	Total 1970	Change
	1960	1970	Change	1960		1960	1970					
Under 5	3,077	2,120	- 957	1,651		1,651	1,900	4,020	+ 249	4,728	4,020	- 708
5-9	2,732	2,580	- 152	1,313		1,313	1,950	4,530	+ 637	4,045	4,530	+ 485
10-14	2,918	2,340	- 578	1,176		1,176	1,940	4,280	+ 764	4,094	4,280	+ 186
15-19	2,288	2,150	- 138	992		992	1,540	3,690	+ 548	3,280	3,690	+ 410
20-24	2,043	2,520	+ 477	1,187		1,187	1,730	4,250	+ 543	3,230	4,250	+1,020
25-29	2,096	2,000	- 96	1,108		1,108	1,560	3,560	+ 452	3,204	3,560	+ 356
30-34	2,289	1,580	- 709	1,191		1,191	1,510	3,090	+ 319	3,480	3,090	- 390
35-39	2,470	1,510	- 960	1,178		1,178	1,260	2,770	+ 82	3,648	2,770	- 878
40-44	2,690	1,730	- 940	934		934	1,260	2,990	+ 326	3,604	2,990	- 614
45-49	2,786	1,990	- 796	889		889	1,280	3,270	+ 391	3,675	3,270	- 405
50-54	2,661	2,100	- 561	723		723	920	3,020	+ 197	3,384	3,020	- 364
55-59	2,438	2,260	- 178	736		736	910	3,170	+ 174	3,174	3,170	- 4
60-64	2,277	1,960	- 317	482		482	690	2,650	+ 208	2,759	2,650	- 109
65+	4,096	4,460	- 364	775		775	1,350	5,810	+ 575	4,871	5,810	+ 959
Total	36,841	31,300	-5,541	14,335		14,335	19,800	51,100	+5,465	51,176	51,100	- 76

Fertility
Rate

370

442

PLATE 22-G

ESTIMATED POPULATION CHANGE BY AGE AND COLOR 1960-1970 GREENVILLE

	White		Non-White		Total	
	1960	1970 Change	1960	1970 Change	1960	1970 Change
Under 5						
5-9	5,556	-1,426	763	1,310 + 547	6,319	5,440 - 879
10-14	4,706	- 186	496	1,270 + 774	5,202	5,790 + 588
15-19	4,491	+ 259	404	1,280 + 876	4,895	6,030 +1,135
20-24	3,709	+ 351	322	840 + 518	4,031	4,900 + 869
25-29	3,105	+ 975	341	1,060 + 719	3,446	5,140 +1,694
30-34	3,451	- 91	435	960 + 525	3,886	4,320 + 434
35-39	3,645	- 955	457	680 + 223	4,102	3,370 - 732
40-44	4,050	-1,130	476	660 + 184	4,526	3,580 - 946
45-49	4,047	- 970	302	570 + 268	4,349	3,710 - 639
50-54	4,072	- 502	254	510 + 256	4,326	4,080 - 246
55-59	3,642	- 112	207	310 + 103	3,849	3,840 - 9
60-64	3,351	+ 219	187	300 + 113	3,538	3,870 + 332
65+	2,904	+ 106	120	210 + 90	3,024	3,220 + 196
	5,603	+1,667	192	390 + 198	5,795	7,660 +1,865
Total	56,332	-1,732	4,956	10,350 +5,394	61,288	64,950 +3,662
Fertility Rate	410					
						590

PLATE 23

GROSS RENT DISTRIBUTION

RENTER OCCUPIED UNITS

JERSEY CITY NEIGHBORHOODS

1960

	Households With Non-White Heads		1960 Households With Puerto Rican Heads		All Other Renter Occupied Households		Hudson City No. %		Downtown No. %		Journal Square No. %		Lafayette No. %		Marion No. %		Bergen No. %		Greenville No. %	
Less Than \$20.	16	.2%	4	.3%	85	.2%	16	.1%	57	.5%	4	.1%	-	-	12	.2%	4	.1%	8	.1%
20-39	574	6.9	83	5.5	2,983	5.5	532	4.2	1,249	11.1	280	5.4	16	1.6%	411	6.9	376	3.1	200	1.7
40-59	2,401	29.1	547	36.1	12,327	22.9	3,056	24.0	4,856	43.3	943	18.2	156	15.9	1,016	16.9	1,961	16.5	1,806	15.2
60-79	3,304	40.0	646	42.7	20,424	38.0	5,056	41.7	3,993	35.6	1,576	30.4	482	49.0	2,281	38.0	4,396	37.0	5,094	43.0
80-99	1,548	18.7	185	12.2	12,475	23.2	3,008	23.6	926	8.3	1,488	28.7	283	28.8	1,329	22.2	3,267	27.5	3,577	30.2
100+	421	5.1	49	3.2	5,465	10.2	796	6.2	134	1.2	817	15.7	46	4.7	791	13.2	1,633	13.7	1,117	9.4
		100.0%		100.0%		100.0%	21	.2	-	-	77	1.5	-	-	155	2.6	251	2.1	43	.4
								100.0%		100.0%		100.0%		100.0%		100.0%		100.0%		100.0%
No Cash Rent	100		19		1,099		312		174		122		42		96		188		237	
Median Gross Out	\$ 67		\$ 64		\$ 71		\$ 70		\$ 58		\$ 77		\$ 73		\$ 74		\$ 76		\$ 75	
Total Renter Occupied Units	8,364		1,533		54,858		13,063		11,389		5,307		1,025		6,091		12,076		12,082	

PLATE 24

LOCATION OF MINORITY GROUP RESIDENTS BY U.S. CENSUS TRACT JERSEY CITY 1960

- 1 NON-WHITE RESIDENTS
- 1 RESIDENTS OF PUERTO RICAN BIRTH OR PARENTAGE



PLATE 25

ESTIMATED 1969 ONE AND TWO PERSON HOUSEHOLDS
WITH HEADS 62 YEARS OF AGE AND ABOVE
BY COLOR OF HEAD AND ESTIMATED 1968 HOUSEHOLD INCOME

	One-Person Households			Two-Person Households			Grand Total
	<u>White</u>	<u>Non- White</u>	<u>Total</u>	<u>White</u>	<u>White</u>	<u>Total</u>	
Under \$3,000	4,603	688	5,291	2,160	324	2,484	7,775
3,000 - 4,999	803	141	944	2,003	169	2,172	3,116
5,000 - 6,999	455	85	530	1,487	88	1,575	2,105
7,000 - 9,999	235	24	259	1,302	67	1,369	1,628
10,000+	92	4	96	1,294	62	1,356	1,452
	<u>6,178</u>	<u>942</u>	<u>7,120</u>	<u>8,246</u>	<u>710</u>	<u>8,956</u>	<u>16,076</u>

* * *

Monthly Levels of Rent or Equivalent Carrying Charges For Sales Housing	Estimated Room Requirements			
	<u>Total</u>	<u>1 Room</u>	<u>2 & 3 Rooms</u>	<u>4 & 5 Rooms</u>
Under \$50	7,775	778	6,219	778
50 - 79	1,558	156	1,246	156
80 - 99	2,295	229	1,836	230
100 - 119	1,459	146	1,167	146
120 - 159	1,257	126	1,005	126
160 - 199	1,514	151	1,212	151
200+	218	22	174	22

PLATE 26-A
HOUSING DEMAND/NEED VS. HOUSING SUPPLY
DOWNTOWN
1969
ONE ROOM DWELLING UNITS

ONE ROOM DWELLING UNITS

Housing Demand/Need		Housing Supply										Balance	Housing Surplus/Deficit Standard 50+ Year Old Units:	
Monthly Levels of Rent or Equivalent Carrying Charges For Sales Housing	Number of Households	Rental Units					Sales Units						Excluded	Included
		Total	Sound Without All Plumbing	Deteriorating	Dilapidated	Standard - 50+ Year Old	Total	Sound Without All Plumbing	Deteriorating	Dilapidated	Standard - 50+ Year Old			
Under \$50	84	92	9	64	19	-						-	- 84	- 84
50-79	19	147	12	86	24	19						6	- 13	+ 6
80-99	27	15	1	5	1	6						2	- 25	- 19
100-119	19	3	-	-	-	2						1	- 18	- 16
120-159	13	-	-	-	-	-						-	- 13	- 13
160-199	12	-	-	-	-	-						-	- 12	- 12
200+	-	-	-	-	-	-						-	-	-
TOTAL	174	257	22	155	44	27						9	- 165	- 138

PLATE 26-B
HOUSING DEMAND/NEED VS. HOUSING SUPPLY
DOWNTOWN
1969
TWO AND THREE ROOM DWELLING UNITS

Housing Demand/Need		Housing Supply										Balance	Housing Surplus/Deficit Standard 50+ Year Old Units:	
Monthly Levels of Rent or Equivalent Carrying Charges For Sales Housing	Number of Households	Rental Units					Sales Units							
		Total	Sound Without All Plumbing	Deteriorating	Dilapidated	Standard - 50+ Year Old	Total	Sound Without All Plumbing	Deteriorating	Dilapidated	Standard - 50+ Year Old			
Under \$50	876	313	76	157	23	53	-	-	-	-	-	4	- 872	- 819
50-79	227	1,296	142	622	132	347	-	-	-	-	-	53	- 174	- 173
80-99	430	247	18	78	14	116	-	-	-	-	-	21	- 409	- 293
100-119	388	124	5	21	7	64	36	4	18	5	6	30	- 358	- 288
120-159	354	381	2	9	3	23	10	1	4	1	3	345	- 9	- 17
160-199	544	309	-	-	-	-	10	-	1	-	2	316	- 228	- 226
200+	71	229	-	-	-	-	4	-	-	-	3	230	+ 159	+ 162
TOTAL	2,890	2,899	243	887	179	603	60	5	23	6	14	999	-1,891	-1,274

PLATE 26-C
HOUSING DEMAND/NEED VS. HOUSING SUPPLY
DOWNTOWN
1969
FOUR AND FIVE ROOM DWELLING UNITS

Housing Demand/Need		Housing Supply										Balance	Housing Surplus/Deficit Standard 50+ Year Old Units:	
Monthly Levels of Rent or Equivalent Carrying Charges For Sales Housing	Number of Households	Rental Units					Sales Units							
		Total	Sound Without All Plumbing	Deteriorating	Dilapidated	Standard - 50+ Year Old	Total	Sound Without All Plumbing	Deteriorating	Dilapidated	Standard - 50+ Year Old		Excluded	Included
Under \$50	805	848	102	429	108	189	-	-	-	-	-	15	- 790	- 601
50-79	515	4,197	475	1,985	476	1,244	-	-	-	-	-	22	- 493	+ 751
80-99	917	1,672	153	674	144	660	-	-	-	-	-	41	- 876	- 216
100-119	1,103	638	45	200	29	248	252	24	107	31	60	146	- 957	- 649
120-159	1,292	122	5	38	4	57	118	5	36	10	43	42	-1,250	-1,150
160-199	1,671	80	-	-	-	-	165	13	48	14	50	120	-1,551	-1,501
200+	257	40	-	-	-	-	58	3	9	5	36	45	- 212	- 176
TOTAL	6,560	7,597	780	3,326	761	2,398	593	45	200	60	189	431	-1,129	-3,542

PLATE 26-D
HOUSING DEMAND/NEED VS. HOUSING SUPPLY
DOWNTOWN
1969
DWELLING UNITS WITH SIX OR MORE ROOMS

DWELLING UNITS WITH SIX OR MORE ROOMS

Housing Demand/Need		Housing Supply										Balance	Housing Surplus/Deficit Standard 50+ Year Old Units:	
Monthly Levels of Rent or Equivalent Carrying Charges For Sales Housing	Number of Households	Rental Units					Sales Units						Excluded	Included
		Total	Sound Without All Plumbing	Deteriorating	Dilapidated	Standard - 50+ Year Old	Total	Sound Without All Plumbing	Deteriorating	Dilapidated	Standard - 50+ Year Old			
Under \$50	132	65	5	32	6	20	-	-	-	-	-	2	- 130	- 110
50-79	96	256	23	120	25	79	-	-	-	-	-	9	- 87	- 8
80-99	180	238	17	95	20	97	-	-	-	-	-	9	- 171	- 74
100-119	215	74	4	15	3	28	549	66	265	50	150	42	- 173	+ 5
120-159	244	58	3	15	5	22	301	18	106	28	85	77	- 167	- 60
160-199	311	-	-	-	-	-	374	16	59	17	75	207	- 104	- 29
200+	43	-	-	-	-	-	157	5	18	6	69	59	+ 16	+ 85
TOTAL	1,221	691	52	277	59	246	1,381	105	448	101	379	405	- 816	- 191

PLATE 27-A
HOUSING DEMAND/NEED VS. HOUSING SUPPLY
JOURNAL SQUARE
1969
ONE ROOM DWELLING UNITS

ONE ROOM DWELLING UNITS

Housing Demand/Need		Housing Supply										Balance	Housing Surplus/Deficit Standard 50+ Year Old Units:	
Monthly Levels of Rent or Equivalent Carrying Charges For Sales Housing	Number of Households	Rental Units					Sales Units						Excluded	Included
		Total	Sound Without All Plumbing	Deteriorating	Dilapidated	Standard - 50+ Year Old	Total	Sound Without All Plumbing	Deteriorating	Dilapidated	Standard - 50+ Year Old			
Under \$50	64	210	154	23	4	17						12	- 52	- 35
50-79	10	497	280	77	18	100						22	+ 12	+112
80-99	12	170	66	26	5	56						17	+ 5	+ 61
100-119	10	80	11	5	-	47						17	+ 7	+ 54
120-159	10	31	-	-	-	22						9	- 1	+ 21
160-199	10	240	-	-	-	-						240	+230	+230
200+	1	-	-	-	-	-						-	- 1	- 1
TOTAL	117	1,228	511	131	27	242						317	+200	+442

PLATE 27-B
HOUSING DEMAND/NEED VS. HOUSING SUPPLY
JOURNAL SQUARE
1969
TWO AND THREE ROOM DWELLING UNITS

Housing Demand/Need		Housing Supply										Balance	Housing Surplus/Deficit Standard 50+ Year Old Units:	
Monthly Levels of Rent or Equivalent Carrying Charges For Sales Housing	Number of Households	Rental Units					Sales Units						Excluded	Included
		Total	Sound Without All Plumbing	Deteriorating	Dilapidated	Standard - 50+ Year Old	Total	Sound Without All Plumbing	Deteriorating	Dilapidated	Standard - 50+ Year Old			
Under \$50	620	115	23	30	2	30	-	-	-	-	-	30	- 509	- 560
50-79	123	280	37	41	3	121	-	-	-	-	-	78	- 45	+ 76
80-99	166	1,017	59	66	13	551	-	-	-	-	-	328	+ 162	+ 713
100-119	182	740	34	40	5	405	3	1	1	-	1	256	+ 74	+ 480
120-159	291	160	2	4	1	113	4	1	-	-	1	42	- 249	- 135
160-199	428	520	1	-	-	22	2	-	-	-	1	498	+ 70	+ 93
200+	60	5	-	-	-	-	2	-	-	-	-	7	- 53	- 53
TOTAL	1,870	2,837	156	181	24	1,242	11	2	1	-	3	1,239	- 631	+ 614

PLATE 27-C
HOUSING DEMAND/NEED VS. HOUSING SUPPLY
JOURNAL SQUARE
1969
FOUR AND FIVE ROOM DWELLING UNITS

Housing Demand/Need		Housing Supply										Balance	Housing Surplus/Deficit Standard 50+ Year Old Units:	
Monthly Levels of Rent or Equivalent Carrying Charges For Sales Housing	Number of Households	Rental Units					Sales Units						Excluded	Included
		Total	Sound Without All Plumbing	Deteriorating	Dilapidated	Standard - 50+ Year Old	Total	Sound Without All Plumbing	Deteriorating	Dilapidated	Standard - 50+ Year Old			
Under \$50	346	75	25	15	5	19	-	-	-	-	-	11	- 335	- 316
50-79	160	189	37	50	8	72	-	-	-	-	-	22	- 138	- 66
80-99	244	541	42	81	10	270	-	-	-	-	-	138	- 106	+ 164
100-119	421	692	42	10	8	334	135	8	12	2	64	277	- 144	+ 254
120-159	764	230	4	14	-	123	206	15	12	2	120	146	- 618	- 375
160-199	1,232	140	1	1	-	82	106	1	2	-	59	100	-1,132	- 991
200+	188	175	-	-	-	6	152	-	-	-	51	270	+ 82	+ 139
TOTAL	3,355	2,042	151	241	31	906	599	24	26	4	294	964	-2,391	-1,191

PLATE 27-D
HOUSING DEMAND/NEED VS. HOUSING SUPPLY
JOURNAL SQUARE
1969
DWELLING UNITS WITH SIX OR MORE ROOMS

Housing Demand/Need		Housing Supply										Balance	Housing Surplus/Deficit Standard 50+ Year Old Units:	
Monthly Levels of Rent or Equivalent Carrying Charges For Sales Housing	Number of Households	Rental Units					Sales Units						Excluded	Included
		Total	Sound Without All Plumbing	Deteriorating	Dilapidated	Standard - 50+ Year Old	Total	Sound Without All Plumbing	Deteriorating	Dilapidated	Standard - 50+ Year Old			
Under \$50	39	15	5	5	1	3	-	-	-	-	-	1	- 38	- 35
50-79	23	20	2	6	1	10	-	-	-	-	-	1	- 22	- 12
80-99	36	30	2	5	-	18	-	-	-	-	-	5	- 31	- 13
100-119	69	39	1	3	-	23	93	7	13	3	50	32	- 37	+ 36
120-159	126	70	1	3	-	46	219	9	16	4	121	89	- 37	+ 130
160-199	199	110	-	2	-	65	161	4	5	-	91	104	- 95	+ 61
200+	29	35	-	-	-	16	145	-	2	-	60	102	+ 73	+ 149
TOTAL	521	319	11	24	2	181	618	20	36	7	322	334	- 187	+ 316

